

Percentage distribution of undergraduates, by number of credit cards in own name and the average and median amount on all credit cards for those who carried a balance: 1999–2000

Institutional and student characteristics	Number of credit cards in own name			Percent with any balance due	Average balance due on all credit cards	Median balance due on all cards
	None	One or two	Three or more			
Total	29.4	42.5	28.1	44.7	\$3,066	\$1,435
4-year sector*						
Public and private not-for-profit	26.5	45.2	28.3	42.2	2,940	1,457
Public	25.4	45.1	29.5	44.0	2,844	1,506
Private not-for-profit	29.2	45.4	25.4	37.9	3,215	1,487
Institution type*						
Public	29.0	42.3	28.7	45.4	3,039	1,481
Less-than-2-year	39.5	36.8	23.8	44.4	3,462	1,077
2-year	31.6	40.3	28.1	46.7	3,185	1,476
4-year nondoctorate-granting	27.3	43.7	29.0	46.6	2,718	1,376
4-year doctorate-granting	24.4	45.9	29.8	42.5	2,921	1,581
Private not-for-profit	29.9	45.1	25.1	37.8	3,161	1,468
Less-than-4-year	42.6	39.0	18.4	35.6	1,872	657
4-year nondoctorate-granting	29.5	44.7	25.8	41.3	3,483	1,848
4-year doctorate-granting	28.7	46.5	24.9	33.0	2,722	1,369
Private for-profit	39.7	38.4	22.0	52.9	2,987	1,295
More than one institution	25.6	41.5	32.9	46.6	3,244	1,647
Class level						
Graduating senior	14.5	48.1	37.5	43.6	3,578	1,983
All other undergraduates	31.0	41.9	27.1	44.9	3,002	1,382
Attendance intensity						
Exclusively full-time	33.8	42.4	23.8	42.4	2,473	1,168
Mixed full-time and part-time	29.7	41.9	28.5	49.0	3,069	1,500
Exclusively part-time	22.6	42.8	34.7	46.3	3,785	2,071
Attendance status						
Full-time, full-year	32.6	43.5	23.9	40.7	2,349	1,180
Full-time, part-year	37.0	38.9	24.1	47.8	2,813	1,233
Part-time, full-year	25.4	42.7	31.9	47.4	3,578	1,845
Part-time, part-year	23.4	42.4	34.2	47.0	3,669	1,997
Undergraduate program*						
Certificate	34.5	39.5	26.0	46.9	3,141	1,437
Associate's degree	32.2	40.0	27.8	48.6	3,118	1,405
Bachelor's degree	26.4	45.1	28.5	42.2	2,995	1,478
Nondegree program	19.8	45.7	34.5	33.7	3,099	1,576
Gender						
Male	31.6	43.9	24.5	41.6	3,166	1,421
Female	27.8	41.3	30.9	47.0	3,002	1,500

See footnotes at end of table.

Percentage distribution of undergraduates, by number of credit cards in own name and the average and median amount on all credit cards for those who carried a balance: 1999–2000—Continued

Institutional and student characteristics	Number of credit cards in own name			Percent with any balance due	Average balance due on all credit cards	Median balance due on all cards
	None	One or two	Three or more			
Race						
One race						
White	28.5	43.7	27.8	43.2	\$3,250	\$1,508
Black or African American	35.3	36.8	28.0	56.3	2,480	1,128
Asian	22.8	46.6	30.6	31.4	2,842	1,099
American Indian/Alaska Native	38.2	37.1	24.7	49.1	3,345	2,103
Native Hawaiian/Other Pacific Islander	27.6	41.9	30.5	42.5	2,619	1,510
Other race	31.7	38.4	29.9	49.9	2,648	1,513
More than one race	29.7	43.2	27.1	49.3	3,062	1,415
Hispanic or Latino (any race)						
Not Hispanic or Latino	29.0	42.9	28.1	43.9	3,096	1,444
Hispanic or Latino	32.7	39.0	28.3	51.6	2,854	1,513
Dependency and income level in 1998						
Dependent						
Less than \$20,000	36.5	37.9	25.6	42.8	1,822	987
\$20,000–39,999	33.7	42.1	24.3	44.2	1,856	978
\$40,000–59,999	35.5	40.6	23.9	40.3	2,172	1,066
\$60,000–79,999	33.9	43.0	23.1	39.6	1,773	950
\$80,000–99,999	35.8	44.4	19.8	34.3	1,769	822
\$100,000 or more	35.2	46.2	18.6	29.9	1,809	922
Independent						
Less than \$10,000	38.3	36.2	25.6	52.1	2,663	1,415
\$10,000–19,999	29.0	40.9	30.1	58.1	2,986	1,571
\$20,000–29,999	23.3	41.6	35.1	55.4	3,495	2,046
\$30,000–49,999	18.0	42.7	39.4	51.7	4,407	2,667
\$50,000 or more	13.1	49.3	37.7	39.1	5,417	
Dependency status						
Dependent	35.0	42.4	22.7	38.8	1,890	952
Independent	23.6	42.5	33.9	50.1	3,883	1,962
No dependents, unmarried	21.4	41.7	36.9	50.2	3,646	1,939
Married, no dependents	15.5	50.1	34.4	39.2	4,808	2,808
Single parent	34.0	35.4	30.6	60.2	3,119	1,568
Married parents	21.3	45.5	33.2	48.5	4,384	2,366
Age as of 12/31/99						
18 years or younger	49.5	37.5	13.0	30.1	1,011	721
19–23 years	31.6	43.2	25.2	42.2	2,103	995
24–29 years	24.9	42.7	32.5	54.8	3,337	1,773
30–39 years	22.8	42.5	34.8	50.3	4,429	2,566
40 years or older	18.4	43.3	38.2	41.3	4,924	3,037
Parents' education						
High school diploma or less	29.0	41.0	30.1	48.6	3,282	1,658
Some postsecondary education	28.5	41.8	29.7	48.2	2,994	1,466
Bachelor's degree or higher	30.1	44.2	25.7	39.5	2,897	1,349
Disability status						
No disability reported	29.0	42.8	28.2	44.1	2,999	1,427
Some type of disability reported	33.6	39.6	26.8	51.2	3,643	1,602
Average hours worked while enrolled						
Did not work	40.4	40.8	18.8	33.8	2,756	1,188
Worked part time	30.8	43.9	25.4	44.1	2,349	1,151
Worked full time	22.2	42.0	35.9	49.9	3,734	1,897

*Refers to NPSAS institution only.

NOTE: Details may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).